

SIGNATURE RESOLUTION

RESOLVED, that David Russell, whose title and responsibility with California Bank & Trust ("Bank") are Senior Vice President, Facilities Manager shall have the power, acting alone, to negotiate and execute all such contracts, documents, resolutions and other agreements relating to the occupancy of real property for the operation of the Bank's business, including without limitation, leases, sub-leases, lease terminations, construction agreements, design agreements, purchase agreements for office furniture, fixtures and equipment and to bind and obligate the Bank to third parties in such matters.

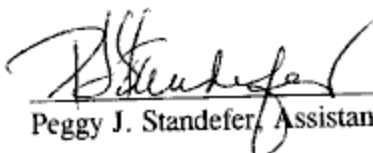
RESOLVED, that the Board does hereby ratify all acts of such officer undertaken consistent with the powers granted herein.

SECRETARY'S CERTIFICATION

The undersigned, duly elected Assistant Secretary of California Bank & Trust, hereby certifies that the above Signature Resolution was adopted by the Board of Directors of the Bank at a meeting duly convened on October 1, 1998, and that the resolution remains in full force and effect, and has not been revoked or amended.

Date: _____

4/23/03



Peggy J. Standefer, Assistant Secretary